

United States Bankruptcy Court
District of Arizona

In re:
JONATHAN B WOODS
Debtor

Case No. 12-13564-PS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2

User: vargasr
Form ID: bl8w

Page 1 of 2
Total Noticed: 20

Date Rcvd: Nov 10, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2015.

db +JONATHAN B WOODS, 3930 E CODY AVE, GILBERT, AZ 85234-3004
tr RUSSELL BROWN, CHAPTER 13 TRUSTEE, SUITE 800, 3838 NORTH CENTRAL AVENUE,
PHOENIX, AZ 85012-1965
cr +BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC, c/o Jeremy Bergstrom, Esq.,
2200 Paseo Verde Pkwy., #250, Henderson, NV 89052-2704
cr +BANK OF AMERICA, N.A., MILES, BAUER, BERSTROM & WINTERS, LLP,
2200 Paseo Verde Pkwy., Suite 250, Henderson, NV 89052-2704
cr +Bank of America, N.A. as successor by merger to BA, c/o The Mortgage Law Firm,
301 E. Bethany Home Rd. A-227, Phoenix, AZ 85012-1277
cr ECMC, PO Box 16408, Saint Paul, MN 55116-0408
11503340 +BAC Home Loans, PO Box 10334, Van Nuys, CA 91410-0334
11503338 Bank of America, 400 Countrywide Way SV-35, Simi Valley, CA 93065
12926447 +Bank of America, N.A., MILES, BAUER, BERGSTROM & WINTERS, LLP,
2200 Paseo Verde Pkwy, #250, Henderson, NV 89052-2704
13762811 +Bank of America, NA, c/o The Mortgage Law Firm PC, 301 E. Bethany Home Rd A-227,
Phoenix, AZ 85012-1277
11571176 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
11503335 +Taylor, Bean & Whitaker, 4901 Vineland Rd Ste 120, Orlando, FL 32811-7187
11503342 +The Arizona Republic, 200 East Van Buren, Phoenix, AZ 85004-2238
11503337 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Direct Loans, PO Box 7202, Utica, NY 13504)
11575821 US Department of Education, Direct Loan SVC, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg EDI: AZDEPREV.COM Nov 11 2015 00:18:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650

11503339 +EDI: BANKAMER.COM Nov 11 2015 00:18:00 BAC Home Loans Servicing, LP,
FKA Countrywide Home Loans Servicing LP, 2380 Performance Dr, TX2-985-07-03,
Richardson, TX 75082-4333
11503341 +EDI: BANKAMER.COM Nov 11 2015 00:18:00 Bank of America Home Loans, 450 America Street,
Simi Valley, CA 93065-6285
11503336 +E-mail/Text: electronicbkydocs@nelnet.net Nov 11 2015 00:41:18 Nelnnet Loan Services,
3015 S Parker Rd Ste 425, Aurora, CO 80014-2904
12749068 E-mail/Text: electronicbkydocs@nelnet.net Nov 11 2015 00:41:18
Nelnnet on behalf of US Dept of Education, 3015 South Parker Road Suite 400,
Aurora CO 80014-2904

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* RUSSELL BROWN, CHAPTER 13 TRUSTEE, SUITE 800, 3838 NORTH CENTRAL AVENUE,
PHOENIX, AZ 85012-1965
13161765* +Bank of America, N.A., MILES, BAUER, BERGSTROM & WINTERS, LLP,
2200 Paseo Verde Pkwy, #250, Henderson, NV 89052-2704

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2015 at the address(es) listed below:

ALEX C. SCHULZ on behalf of Creditor Bank of America, N.A. as successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP, but its attorney-in-fact- Carrington Mortgage Services, LLC alex.schulz@mtglawfirm.com, janette.belmontes@mtglawfirm.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

ANDREW HENRY PASTWICK on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP apastwick@mileslegal.com
CHRISTINA MARIE HARPER on behalf of Creditor Bank of America, N.A. as successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP, but its attorney-in-fact-Carrington Mortgage Services, LLC christina.harper@mtglawfirm.com, janette.belmontes@mtglawfirm.com
JEREMY T. BERGSTROM on behalf of Creditor BANK OF AMERICA, N.A... jbergstrom@jbergstromlaw.com, mbardis@jbergstromlaw.com
JEREMY T. BERGSTROM on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP jbergstrom@jbergstromlaw.com, mbardis@jbergstromlaw.com
RICHARD HARRIS GOLDBERG on behalf of Defendant BANK OF AMERICA,N.A. as successor by merger to BAC HOME LOANS SERVICING ,LP, fka COUNTRYWIDE HOME LOANS SERVICING LP, rgoldberg@rcdmlaw.com, sacosta@rcdmlaw.com,doctet@rcdmlaw.com
RUSSELL BROWN ecfmailclient@ch13bk.com
RUSSELL BROWN on behalf of Trustee RUSSELL BROWN ecfmailclient@ch13bk.com
STEVEN E STERN on behalf of Creditor BANK OF AMERICA, N.A... jbergstrom@mileslegal.com
STEVEN E STERN on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP jbergstrom@mileslegal.com
STEVEN E STERN on behalf of Defendant BANK OF AMERICA,N.A. as successor by merger to BAC HOME LOANS SERVICING ,LP, fka COUNTRYWIDE HOME LOANS SERVICING LP, jbergstrom@mileslegal.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 12

United States Bankruptcy Court

District of Arizona

Case No. 2:12-bk-13564-PS

Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JONATHAN B WOODS
3930 E CODY AVE
GILBERT, AZ 85234

Social Security / Individual Taxpayer ID No.:

xxx-xx-8133

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/10/15

Paul Sala
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.